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If for nothing else, they should have been given to give completeness to his little treatise on absolute ethics.

Yet inadvertently he has affirmed all that he wrote in 1850. He begins his chapter on "Socialism" with "all men have equal rights to the use of the earth" just as they have to air, light and water; and he admits that "land nationalization" is "equitable in the abstract." We find ourselves, therefore, in somewhat of a quandary when he tells us that "the moral law is the law of the perfect man," that it ignores present conditions, and "prescribes the conduct of an ideal humanity," which it must be man's duty ever to approximate, and at the same time condemns Mr. George's endeavors to attain to that state.

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#### TWO BOOKS ON INSURANCE FOR THE POOR.

*Insurance and Saving.* A Report on the Existing Opportunities for Working Class Thrift, with an introduction on the Poor Law as an Obstacle to Thrift and Voluntary Insurance. Charity Organization Series, Vol. I. Pp. 117. London: Swan, Sonnenschein & Co. 1892.

*The State and Pensions in Old Age.* By J. A. SPENDER, with an Introduction by ARTHUR H. D. ACLAND, M.P. Pp. 161. London: Swan, Sonnenschein & Co. 1892.

To those familiar with the work of the Charity Organization Society, but little need to be said of this volume. It consists of a report of a special committee of the Society on this subject, with the report referred to in the title prefixed. The avowed object of the Society in issuing a series of volumes rather than the previous separate reports is to add dignity to its publications, and win for them a wider recognition. The portion on the Poor Law is now about half a century old, and is largely based on Eden's "State of the Poor" (1797). With the facts taken from Eden, are composed the facts of the first three years following the Reform of the Poor Law in 1834. The conclusions reached are such as are matters of universal belief to-day, namely, that an indiscriminate system of outdoor relief discourages thrift and saving.

The remaining portion of the work gives only a fair presentation of the work of the friendly societies and trade unions, as means of encouraging thrift and of relieving distress. It is shown that all the existing organizations, State and voluntary, fall far short of the desired result.

The most interesting portion of the report is that which shows that all "benefit" insurance is expensive, because of the enormous outlay required for the frequent collections and the mode in which they must be made. This method of collection is rendered absolutely necessary because of the ignorance of the class of people involved. It is shown that this insurance is doing a tremendous service for the laboring man, and that it is the most economical, considering the intelligence and will power of the persons concerned.

Of this conclusion I think one may fairly say it is a capital illustration of how the ideal system of the old economy fails to meet modern needs. We have to do here with a class of people of whom it is perfectly unreasonable to suppose that they will either seek or find the cheapest insurance possible.

In "The State and Pensions in Old Age," Mr. Spender gives us a very clear statement of the number and material condition of the aged poor. After considering carefully their resources, both from their own earnings and savings, and from all sources of charity, public and private, he arrives at a conclusion that must be startling to the average man. His conclusion is, that as human nature is at present, and as society and industry are organized, the laborer does not, cannot, and cannot reasonably be expected, to provide for his own support after the age of sixty-five. It is, indeed, a striking fact that, according to the best estimates and the best available statistics, about one-fourth of all persons in England above sixty-five years of age are in receipt of some charitable aid, public or private, and that many more, in all decency, should be in receipt of such aid. The author emphasizes the fact that it is poverty and not pauperism alone which he seeks to remedy. Full acknowledgment is given by Mr. Spender to all that the laborers themselves, individually and through all sorts of organizations, such as friendly societies, trade unions, building societies, etc., are doing, and also for what the State is doing through post-office savings banks and other means; but he finds that all of these are wholly inadequate. He then gives us the best description I know of in English of the schemes of State insurance in Denmark and Germany. In regard to the German system, I think his readers will agree with him that it is an experiment in Germany, and that it involves an amount of local self-government on the one hand, and of police interference on the other such as to make it absolutely unworkable in England. Largely on the same ground the author finds the various schemes proposed in France, Italy and England impossible.

The author maintains that the amount of *unavoidable* poverty in old age has never been realized, and, further, shows that the tendency

of the times, which requires quickness rather than skill, is to lower the age at which a laborer can expect to earn full wages, and consequently to increase the number of years for which support must be provided. His conclusions are that some public relief is necessary, and that no scheme based on compulsory contributions of the insured or employer could be worked in England. He naturally, therefore, advocates a universal State pension to every person above the age of sixty-five of say five shillings per week. This, he estimates, would, if rich and poor alike drew their pensions, mean an increase of national burdens for the United Kingdom of about nineteen millions sterling. This proposition certainly has the merit of simplicity and cheapness of administration, and avoids all prying into character and past record.

But what shall we say of the principle involved? It certainly is the boldest proposition yet made on the subject of pensions. No doubt the economists of Herbert Spencer's way of thinking will denounce it as "paternalism" and as "Socialism." But it is a condition and not a theory with which England is confronted. It is highly probable that, as soon as the actual poverty of the aged is brought home to the popular conscience, something will be done, and that, too, irrespective of all preconceived theories of government. The Royal Commission on the aged poor for which Mr. Spender expresses a desire has since been appointed. We may await with interest the results of that inquiry; and meantime may take comfort in the thought that, when England acts, it will be from a conservative, practical, and not from a *doctrinaire* standpoint.

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*The Eve of the French Revolution.* By EDWARD J. LOWELL, author of "The Hessians and the other German Auxiliaries of Great Britain in the Revolutionary War." Pp. viii, 408. Boston: Houghton, Mifflin & Co., 1892.

There is a laudable tendency to-day to look more carefully at the transitional and preparatory periods of history. This is the outcome of a truer and more fruitful view of the function of historical study as to the discovery and correlation of causes and effects. It is rare enough that a scholarly work upon European history is produced in the United States. Mr. Lowell has, however, given us a judicious and careful treatment of a difficult and intricate subject. To write an account of the causes of the French Revolution is to picture a whole, complex civilization. The attempt to clear up even simple points soon leads the investigator to realize the obscurity of a period charac-